Thesis Proposal

Bachelor- Level

Tourism Experience in Cashless Society

Investigating links between credit card purchase and satisfaction

The case of FIS Cross Country World Cup -Sweden

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Subject: Tourism Studies
Higher education credits: 15 hp
Date of result
Degree Project nr:

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Abstract
The encouragement of governments to turn its systems toward cashless societies will likely lead to an emergence of new touristic experiences. The impacts of cashlessness will affect the creation of the purchasing experience in the tourist mind. Sweden is one of the fastest growing economies toward a cashless society, hence, this study will explore the tourist experience in a cashless society and its impacts on the tourist experience by applying hypothesis basing on rational choice theory. The study is based on a survey of data collected via on-site sampling during the Swedish Skiing games: Cross Country World Cup, that is held in Falun, Sweden between 15th-18th of March in 2018.

Keywords: Cashless Society, Consumer behaviour, Event tourism, Purchasing experience, Satisfaction
Acknowledgment

I wish to express sincere thanks to Tobias Heldt, senior lecturer economics, faculty director in regional studies, my supervisor, for the continuous encouragement, professional help and genuine dedication in guiding me to achieve the best results of this research. Besides my supervisor, I would like to thank David Scott, associate senior lecturer, and course coordinator of tourism studies, for his patience, guidance and insightful comments since the very first moment of writing this thesis. I also place on record, my sense of gratitude to the respondents who agreed to participate in the questionnaire process, for their share of knowledge, time and information so vital to this research. Last but not least, I thank my family and friends who supported and motivated me to achieve the best of my potential throughout all the times.
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1 Introduction:

"Today, tourism activity is increasingly being shaped by price comparison and combination technology" (UNWTO, 2011, p.6). Tourism has gone through fundamental changes when it comes to information technology and communication during the last decades stated the director of UNWTO affiliate members (UNWTO, 2011). One of the most important areas that information and communication technology was implemented is the payment method, especially that many societies are heading toward digital societies. For example, "Sweden is on track to becoming the world's first cashless society, several banks in Sweden already have 100 percent digitalized branches that will simply not accept cash" claimed Arvidsson (2014).

For the successful development of the payment method used by tourists, it is important to understand the consumer behaviour and the impacts of a cashless society that might have on their consumption habits. For example, a recent psychological study was done in the USA showed that people who pay by cash enjoy a better relationship with their purchased products (Dholakia, 2016).

The impacts of purchasing affect tourist’s experience (Li, Z., Deng, S., & Moutinho, L. 2015). One of the findings in a study in Singapore focuses on the consumer purchasing behaviour found that individuals are more likely to behave according to standard economic models when making decisions in groups. Moreover, outbound tourists with high loss aversion and high present bias are more likely to overspend (Nguyen, Q. 2016). Another study was done in Hawaii studies consumer behaviour of sports events. Categorize the studies of consumer behaviour and economic impacts into two approaches; first one, studies and analyses the direct and indirect impacts of events on the host community and business by using input-output model, measuring the revenues and its influence on the developing of the host community. The second one measures the exact expenditures of tourists who attended the event and divide it into segments to create comparisons between different expenditure levels between tourists from different nationalities (Agrusa, J., Lema, J. D., Kim, S. S., & Botto, T ,2009, p.). Another study shows that sport event tourists tend to be viewed as high spending tourists and passionate according to the same study. ; They are defined as " tourists that travel away from one’s primary residence to participate in a sport activity for recreation or competition, travel to observe sports at the grassroots or elite level, and travel to visit a sporting attraction such as a sports hall of fame" Gibson, Attle, & Yiannakis, (1997) (reference in Agrusa, J.,
Lema, J. D., Kim, S. S., & Botto, T., 2009). Other researches focused on price differences and its reflection on the purchasing behaviour in buying events tickets in advance, the results show that purchasers are influenced by time of buying the ticket, as well as, advance purchasers benefit from price discounts while late purchasers are influenced by face value prices in the spot market (Moe, W. W., & Fader, P. S., 2009). Another study indicates that the usage of electronic payments will benefit the society economically if cash is replaced by electronic payments. It may be or even more than 0.3 percent of GDP annually whereas the costs for cash-based services are significantly higher than the costs for electronic payments (Arvidsson, 2014).

The world payment report in 2017, conducted by Capgemini and RBS, showed that mobile payments are set to rise by 60% in 2015. The findings indicate that there will be 400 million fewer cash payments in 2015 compared to 2014, but 700 million more non-cash transactions. Debit cards accounted for the highest share 46.7% of global non-cash transactions followed by credit cards with 19.5% in 2015, despite the fact that credit cards grew 10.3% globally in 2015 (world payment report, 2017).

In this research, Credit cards payment method will be investigated. (Lo, H., & Harvey, N. 2011) found that Credit card allows its users to overspend more than their actual money in their account. Credit cards influence the compulsive buyers negatively that can be resulted as financial consequences in a study was conducted in Taiwan and United Kingdom. It was measured by several studies that compulsive buyers do not have budgets. Price has a rare influence on the compulsive shoppers. This type of shoppers holds up to an average of three credit cards as O’Guinn and Faber (1989) found in comparison with normal shoppers (as discussed in Lo, H., & Harvey, N. 2011). Debts results come after the shopping experience, especially, that the ease of spending money for credit cards holders, allow purchasers to spend additional purchases to satisfy their desires Feinberg, 1986; Hirschman, 1979; Soman, (2001) (as cited in Lo, H., & Harvey, N. 2011)

Consistently, the purpose of this study is to identify the relationship between Credit card payment method and the satisfaction level of tourists in a sport event.

Two hypotheses will be tested:

H1. Visitors who spent by credit cards are less satisfied with their overall experience compared to visitors who spend by cash.

H2. Tourists who used credit cards overspend more than those who did not use Credit cards.
The theoretical evidence is based on the standard economic book, theory of rational consumer choice by the economist (Richard Thaler) that stated; consumers set their preferences before entering the marketplace to always make the right decisions when they are faced with different options. These decisions should according to the theory provide people with the greatest benefit or satisfaction (Frank, 2006).

The main objective to help the aim is:

How the tourists will response to non-cash payment in creating their tourism experience.

The objective will be fulfilled with the aid of the research question:

➢ How do different payment methods affect tourists’ satisfaction?

Therefore, the emergence of cashless society and the encouragement of local governments to enhance the development into a cashless society motivates this research. From a tourism perspective, it becomes important to find out how the tourists will response to cash and non-cash payment in creating their tourism experience. It is equally during a sporting event to investigate the like what satisfaction level. Specifically, when areas like social and cultural factors set impacts on the use of cashless payment services as well as comparisons of traditional payment services with cashless payment services (Arvidsson, 2014; Gardner et al., 2000; Ginsberg and Venkatraman, 1985; Zeithaml et al., 1988).

Worth to mention that this research is planned to give useful information to the event management of Skidspelen, to take in consideration as an event organization all the impacts of cashless society when they implement any change that may affect the visitor’s satisfaction. It is important to know that satisfaction of tourists can be current during the event and can be as a long-term satisfaction. Especially when it comes to overspending by using Credit Cards or any type of non-actual money in the user’s accounts.

Limitations to mention, in this research, there was lack of resources that link satisfaction with payment of method used in events and sports tourism. That encourage this research to investigate in this field by using an overall satisfaction. That includes purchasing satisfaction variable, in addition to, other variables as well. Importantly, A possible explanation of the data collection regarding the overspending question that been asked during the three days event. That might not allow the participants to decide if they overspend or not yet more than their assigned budgets due to the timing of handing the questionnaires, for first day, second and third day. Therefore, data collection of overspending should be done after the event experience as a recommendation for a future research as well as to study the shopping features in advance to guarantee quality results. Furthermore, the event had limited time and tight schedule to follow by the interviewers.
That made it hard in time to get more responses, also the tourists’ numbers were less than expected in the sample.

2 Literature review:

2.1 Tourists` Experience:

The mind of the tourist is the one that shapes an experience, nevertheless, in tourism world, the experience cannot be bought but only created. In the experience industry by the provider when providing inputs that tourists may turn into an experience (Andersson, 2007; Rustichini & Siconolfi, 2004). Experience in tourism is considered as a new value and the essential source of consumer satisfaction. Economic activity may then be compared to theatre, as the product itself includes experience, emotion, sensation, thrill, mood and atmosphere Marciszewska 2010 (reference in Stasiak, 2013). In a previous study; The tourist in experience economics, Andersson (2007) defines tourist`s experience as an interaction moment when production and consumption meet. Furthermore, experience should be produced by the tourist and supplier as well by considering several variables such as time, skills, services and goods. It is assumed that experience is not created when purchasing a product or service, whereby in the tourism world, the experience begins with the imaginary picture in the tourist mind combined with emotions and feelings. While in other industries such as manufacturing, or farming, products or goods provided by the suppliers are tangible, nevertheless, not in the tourism industry when the experience is intangible (Andersson, 2007).

The importance of creating value in the interaction moment between the provider and consumer is as high as considering the consumer as a partner to provide a high-quality service, and balancing between the technology used and human inputs, (Gummesson, 1994: Joums, 1991) (as cited in Stasiak, 2013). The customer is a partner, service and value creation cannot occur without the interaction moment between the provider and the customer, the value creation is a combination between technology and human inputs, process thinking with a combination of all inputs will create the quality experience that perceived by the customer.

The leisure experiences are divided into four realms: education, entertainment, escapist and aesthetics (Gilmore and Pine 2002; Stramboulis and Skayannis 2003) (reference in Jurowski, C,2009) while Duncker’s (1941) (Reference in Dube & Jordan, 2001) defines pleasurable experiences are categorized by consumers into four types: first, is sensory pleasure that is pleasant the experience, second, social pleasure, usually come from the interaction between the provider and the consumer, third is emotional derives from
feelings and ideas or mental images, and last but not least is intellectual pleasure that derives from the complexities of things that surround the consumer. In tourism, shopping experience is identified as a hedonic consumption that is associated with the consumption of the place and closely linked with the experience during traveling, whereas, it is considered to be out of the usual environment, hence, shopping in tourism destinations are affected not only by the shopping environment but also with the settings which are different from the shopping environment in the tourists’ home (Meng, F., & Xu, Y., 2012; Jansen-Verbeke, 1990, 1998; Timothy and Butler, 1995).

2.2 Behavioural Economics and Consumer Behaviour:

Behavioural economics discuss the rationality of the decision making. In fact, behavioural economics emerged as a reaction to the standard theory of Economics (neo-classical theory) which assumes that people always behave rationally when they take a decision. Behavioural economics acknowledge that people have cognitive biases when it comes to decision making. Kahneman (2011), discussed in his work two systems of human thinking, system one; when people think fast or have a sudden situation, they do not act in a rational way and it is called a decision making that is based on intuition, system two; is about when people think slowly, they also fail and do irrational decisions (as discussed by Etzioni, A. 2012).

The rational person supposedly is to identify and set the right preferences for present and future, and never been hesitated in a decision in regard of a desire, imply a perfect self-control, and never fall for impulses that may prevent the goals (Shahram.H, 2017). Nevertheless, the rationality of decisions should prefer long-term happiness when it makes a choice rather getting interrupted by an emerge decision that creates happiness for a short term. However, most of the human being prefer the second way of taking a decision (Etzioni, A. 2012). Although rational behaviour had come with the classical economic theory, the emerge of economic behaviour was to understand and describe the emotions that might cause the supposed irrationality of an individual while making a choice (Shahram.H, 2017).

On the other hand, microeconomics theory is the basic theory of consumer demand that is based on three assumptions: First, consumers have preferences over others, second, consumers face budget constraints and third, consumers choose to buy goods that maximize their satisfaction (Pindyck & Rubinfeld.2015, P.203). Therefore, in this
research, we will examine and discuss how realistic those assumptions are, while consumers do not always choose the preference that maximizes their utility or make a realistic choice, to understand the concept more, a deep research in the consumer behaviour will help to illustrate the concept.

Importantly to mention that statistics of 2014-2015 show the recent trend of non-cash transaction in different regions of the world in the top ten markets. The variation of using cash and non-cash payment in different countries show how the attitude of the consumer behaviour may change when they travel abroad from country to another. The united states recorded the highest non-cash transaction worldwide followed by Eurozone, China, Brazil, United Kingdom, South Korea, Japan, Russia, Canada and Australia (Gray.A, 2017).

Furthermore, the statistics of 2014-2015 illustrates the highest proportion of cashless transactions basing on consumer payment habits. It shows how vary the consumer payment method in different countries in numbers. Particularly in Europe, the difference is high between Western Europe, Northern and south Europe. According to the report (Gray.A, 2017) consumers in Sweden, France, The Netherland and United Kingdom recorded the highest proportion of cashless transactions worldwide. Whereas, Italy and Greece recorded the lowest proportion. Therefore, the consumer behaviour of each traveller may be changed according to the method of payment used and destination. Some travellers may assign a budget in advance and some are not. Shopping environment may influence the buyers to overspend more than their budget, that may be resulted in a financial crisis and influence the level of satisfaction for a long term. These settings; the nature of the shopping environment, the method of payment and destination have an impact on the consumer attitude that can make him/her do rational or irrational decision during consumption. A deep discussion about the consumer behaviour in the following sections to illustrate the different types of consumers’ behaviour.

2.3 Overspending Behaviour
Overspending behaviour has a strong link with the loss aversion. Tourists can easily set a planned budget before travelling with expectations of cost and services, whereby these expectations might be exceeded due to unplanned purchases or differences in prices. Hence, if tourists would follow up their certain plans, they might feel disappointment to do not fulfil their desires due to sudden purchases or overprice services and products. On the other hand, exceeding their budgets might lead to a loss aversion feeling that also might lead to unsatisfied feeling. Therefore, loss aversion influences the decision maker.
by whether to purchase the desired product to fulfil a need or avoid overspending behaviour (Nguyen, Q, 2016).

According to Schmidt and Zank (2005) (as discussed by Nguyen, Q, 2016), a desire for instant gratification can influence the decision maker and lead to an overspend purchase, that is called a ‘‘present bias’’ which means an immediate consumption or preference, which is a term has been used in studying the consumer behaviour and consumption habits in marketing. Hence, this term means that consumers tend to perform patience in the long term but exercise impatience in the short term. Hence, a tourist might set a certain budget for a long-term before travelling but act differently in an actual moment during consumption.

In the psychology of money, (Dholakia, 2017) describes overspending as one factor of undisciplined-spending, which mainly focuses on uncontrolled behaviour in spending, in his article, overspending is relevant to the income and the differences of income for different individuals shorten or make it longer in time to reach the threshold of reaching overspending. Another factor is assigning a certain budget in advance that can be described as disciplined finance for an individual which not all the people can do (Dholakia, 2017).

Khare, A. (2013) argued in a study was conducted in India that overspending behaviour is related to the attributes of compulsive behaviour, the study suggested that compulsive buyers relate money to power, success and statues to overcome negative self-esteem and anxiety. Also, he found that compulsive buyers` attitude was not influenced using credit cards (Khare, A, 2013). Eventually, Overspending behaviour is irrational, it is the contrast of the traditional theory of rational behaviour, consumers change their plans to satisfy their needs and desires without taking into account the consequences of their attitudes.

2.4 Consumer planned behaviour

Karen. F 2016 discussed the planned behaviour theory as an extension of the theory of reasoned action. Perceived behavioural control, and behavioural intention formulates the planned behaviour theory. In psychology, the attitude was defined as dimensions of a specific object, the tendency to represent that object will be varied between good/bad, harmful/beneficial, pleasant/unpleasant, and likeable/dislikeable all of it will determine the attitude of buying by consumers. The behavioural outcome of each attitude is derived from an expected outcome or belief from consumers that increase the tendency towards a particular attitude (Karen.F, 2016).
Normative beliefs are the ones that lead consumers towards a specific attitude, by social influence judgements, friends and family persuade an individual towards an attitude, this dimension tends to be a social dimension toward a decision making. Subjective norms are influencing the normative beliefs by a pressure to fulfil social responsibility (Karen.F,2016). For example: satisfying the social perspective by buying a product that has a specific logo such as environmentally friendly.

Perceived behavioural control represents how easy consumer think is to control the performance towards a specific behaviour, the concept is derived from a psychological work on self-efficacy, the meaning of it is relevant with self-control, that consumers believe that the factors will prevent or support the attitude toward a behaviour, there are barriers that tackle the control beliefs which are internal and external. Internal control beliefs describe the ability of a consumer to implement the entire willing towards a specific behaviour, whereas, the external control beliefs are related with others, like friends and events (Karen.F, 2016).

Ajzen, I. (2011) discussed the reactions and reflections of the rational theory in 2011, discussing that the core of the theory is strongly connected with the forecasting of intentions, attitudes, normative and control beliefs. The components to explain the behavioural intentions contain the subjective norms and perceptions of behavioural control. The strength of the intention is derived from the actual control over the behaviour, however, when the intention is low, it might be a sign to weaken the limit of reasoned action and its relationship with the rationality of planned behaviour. On the other hand, the fundamental assumption of this theory is based on the rationality of human beings, that consumers make the right decision after that they process and evaluate systematically the information to make the final decision, adding to that the social pressure (Ajzen,2011).

2.5 Impulsive purchasing behaviour:
Impulsive purchasing behaviour by consumers is irrational and resulted from an unplanned and spontaneous impulse, it tends to be conducted by emotions and feelings while it always occurs without advance plans when the individual is not actively looking for that item. It is oriented by a sudden stimulus that urges buyer to purchase. Impulsive purchase in not conducted by an evaluation of buying, no budget was set in advance or pre_ plans to purchase for a specific product, the time interval between seeing the item and buying is short, impulsive purchasing is immediate, Impulsive purchases tend to
appear in situations when the consumer’s consideration and the significance of consequences of these purchases diminish (Meng, F., & Xu, Y., 2012).

(Ruzica, Alek & Drazen, 2014) in their study: Impulsive Consumer Behaviour discussed that in marketing, the impulsive purchase is used to stimulate selling, however, the manifestation of compulsive behaviour in marketing evinces purchases that a consumer unable to control which are constant and become a daily habit. Although a delight feeling is the driving factor of the impulsive shopping; thus, the compulsive purchases is an addiction in buying, it creates anxiety when consumers are not shopping, the constant need to shop and the purchase of unnecessary or unwanted items (Staff, I., 2018). Compulsive purchases seem to be a consequence of the impulsive purchase and might cause negative consequences for a long-term whereas, it creates delight moments for short term. The features of the impulsive consumer are varied, and the behaviour is influenced regarding three determinants as marketing researchers, psychologists and sociologists agreed: personal characteristics of consumers, consumers’ inner states and moods, besides, environment factors (Ruzica, ALeks & Drazen, 2014). The impulsive consumer differs from the regular one, the impulsive consumer has a flexible shopping list, always open for a sudden buying in the marketing environment, the unintended, immediate and unconsidered purchases that impulsive-driven consumer can make, all of it represent the degree of purchase probability of the impulsive consumer. Furthermore, the impulsive consumer is driven by excitement and hedonic feelings that conduct a hedonic consumption. There is an assumption that the impulsive consumer includes cognitive consumer behaviour, likewise, a good offer in a retail store might trigger an impulsive consumer to buy this specific product, whereas the impulsive consumer is found in situations that are unable to resist (Ruzica, ALeks & Drazen, 2014; Maričić, 2011, p. 144).

2.6 Critics of rational behaviour theory
Several critics have taken a place claiming that emotions influence the rationality of the decision-making process, Conner & Armitage, 1998; Rapaport & Orbell, 2000; Richard, de Vries, & van der Pligt, 1998; Wolff, Nordin, Brun, Berglund, & Kvale, (2011) (as discussed by Ajzen, 2011), argued that the feeling of anger, excitement, positive or negative affect this behaviour which summarise the word ‘emotions’, hence, Ajzen agreed with these assumptions emphasizing that the irrationality of choosing a particular behaviour is influenced by emotions and steered by social norms, these biases affect the rationality of the consciousness of the evaluation process. Emphasizing, that consumers`
beliefs lead systematically the way towards the behaviour away from their subjective norms and perceptions of behavioural control Geraerts et al., (2008) (as discussed in Ajzen, 2011).

Levy and Weitz (2009) (as referred in Meng, F., & Xu, Y., 2012) argued that decision-making process is based on needs that demand to be satisfied. Hence, an evaluation of different alternatives to satisfy a particular need will lead to a specific behaviour, besides, consumer’s decisions are also influenced by social factors, which is friends and family. Levy and Weitsz proposed a combination of rational and irrational model while it involves the social factor, thus, Geraerts et al., (2008) (as discussed in Ajzen, 2011) has agreed with the assumptions and call it as biases, emphasizing that consumers` beliefs are the ones that make the last decision at the end.

2.7 Pain of Payment:

The consequences of different behaviours can lead to the term “pain of payment” as an influence of purchasing hit the consumers while paying as an immediate feeling or after by checking their banking accounts. The providers of the service or goods determine the level of pain of payment that they want the consumers to feel by different methods and tools in marketing and purchasing. Sir Ralph Hawtrey (1926) had an idealistic idea about the purposes of consumption in his time, as a unique economist, he identified the products which prevent pain and discomfort and call it “defensive products” that reduce the pain while paying as an important concept in the psychology of money (Bianchi M, 2016). Consumers are loss averse, do not like to spend money, that is the reason why people experience the pain of paying which encourage banks and financial companies to produce different methods of payments, the pain of payment is reduced for example by paying in cards while plastic is less tangible than cash. Spending decisions are relevantly affected by the pain of payment that is varied in levels between consumers. In psychology, it is said that the pain of losing is about twice as powerful as the pleasure of gaining, while people are more willing to avoid a loss than risking unguaranteed gain (behavioraleconomic, 2018).

The method of payment can affect the pain of payment, (Prelec and Loewenstein 1998) proposed that paying in cash causes an increase in pain of payment than paying in other methods even when the modes are normatively equivalent. The implication of different methods of payment affects the consumer behaviour in spending, thus, the existing of only cash payment reduced the percentage of buying unhealthy food according to a study
was conducted in USA: How credit card payments increase unhealthy food purchases, the findings of the study shows that paying in cash feels more painful than paying by credit or debit card. Their findings of the study indicate that the pain of paying by cash can reduce the purchase of unhealthy food (Thomas, M., Desai, K. K., & Seenivasan, S., 2011).

Cards and internet payment keep payment hidden and reduce the feeling of guilt while paying (Duke University, 2013). Past in time, in England, people had electronic machines at homes and they had to pay in cash to those machines to connect electricity to their homes, the increasing of the pain of payment by the government was to show the importance of knowing how to consume electricity in a proper way. Different methods of paying have different timing and speed that is also relevantly linked with the level of pain and guilt while paying. The pain of payment involves the opportunity cost, a hassle component and the moral tax with its associated guilt which all influence the consumer behaviour while paying before, during or after the consumption. Consumers in leisure activities such as casinos experience less pain of payment when the form of payment is distanced from the pure representation of money (Duke University, 2013).

The pain of paying increases the salience, paying in a restaurant for each bite has a different influence on the consumer mind during the experience in comparison with pre-payment for an event or all-inclusive trip, hence, the consumer will not think about each component while consumption, rather enjoying the experience. Studies show that consumers do not have fully volitional control, it can be facilitated or impeded by different stakeholders (Thomas, M., Desai, K. K., & Seenivasan, S. 2011) The mode of payment is also an environmental factor that can reduce the pleasure of consumption and curb impulsive purchases.

Ryan.T (2013) argues that in the psychology of money, individuals purpose to ignore the fact that they are overspending and they intentionally do that, this phenomena called "the ostrich effect," which means individuals pay attention only to the good information that they perceived and they ignore the information that they considered is bad, it is also called "the pain of knowing," consumers face the fact that they overspend and have the compulsive buyer behaviour but they rather hide the feeling of guilt that they received after they return from their holidays (Ryan.T., 2013)

2.8 Satisfaction:
Satisfaction of tourists or consumers has been defined in different ways by researchers, all depending on the type of the research, location, product and service provided by the
supplier. The reason to measure satisfaction in marketing research is to understand consumer reaction to the service provided and improve it by using tourists’ feedbacks. Several researchers found a relationship between motivation, attribution, intention to revisit and satisfaction. Moreover, satisfaction was defined as “a judgment that a product, or service feature, or the product or service itself, provides a pleasurable level of consumption-related fulfilment, including levels of under or over fulfilment” (Meng, F., Tepanon, Y., & Uysal, M. 2008). Yoshida and James (2010) divided satisfaction in their study: Customer satisfaction with game and service experiences by two dimensions, the first one, as a game satisfaction that is defined as “customer’s pleasurable, fulfilment response to the entertainment of sports competition and/or ancillary services provided during a game”. and secondly, as service satisfaction defined as “a customer’s overall satisfaction with the services experienced at a sporting event”. Overall satisfaction is derived from the combination of both satisfactions (Yoshida and James, 2010).

Expectations, service and fans’ loyalty were examined in a study of major spectator sports which was conducted in the USA by Hossien, S, Mehdi.K, Azam.H, (2016) to measure customer satisfaction in a soccer event, the findings revealed that 66% of attendees’ loyalty is related to service quality and their expectation which make the overall satisfaction (Hossien, S, Mehdi.K, Azam.H, 2016). Researchers discussed that the customer perception of service quality might be the reason why they purchase the service or product. Ko, Zang and Cattani (2011) suggested that in the evaluation of event quality in such events, other dimensions should be measured to understand the perception of satisfaction by the consumers, those dimensions are: service, loyalty, outcome, and environment of the event (as discussed in Hossien, S, Mehdi.K, Azam.H, 2016).

Importantly, payment method is a part of ancillary service, therefore, for this research overall satisfaction will include several variables such as: purchasing satisfaction, service quality, event’s attributes, visit repetition and fans’ loyalty to understand the tourists’ perception, in addition to purchasing satisfaction. Eric.L (2015) showed in a study about: Billing and payment strategies impact customer satisfaction and growth that 60% users of mobile payment service were more satisfied than other payment methods. According to the same article, the billing household survey revealed that 77% of respondents said that digital payment increases customer satisfaction (Eric. L, 2015).
3 Methodology:
The case chosen for this study was Svenska Skidspelen event, world cup cross-country skiing as the sport practised. Cross-country skiing is a sport originally considered as a method of transport as well as for recreation purposes, where it remains well-known. Nowadays, it is used a technique which was developed in the 1970s. The common lengths used in competitions are 10, 15, 30, and 50 km for men and 5, 10, 15, and 30 km for women. Overall, the sport referred to is not considered as troubling as other skiing events, however, for its practice, it demands much stamina (Britannica Academic, 2018). The event had a limited period, three days between 15th-18th of March in 2018, located in Falun city, a mid-sized town of approximately 58,000 people, Sweden. Even though the event is considered to be the main attraction, featured by sport competition, world cup cross-county competition, skiers represented more than 30 different countries, the event started during the three days from early morning, having breaks between the races and after ski party for the first two days which was ended until approximately 18:00 PM. And for the last day, the competition was ended at 16:00 PM. The competitions were easy to follow by visitors while standing in different locations within the arena, besides, having three screens to cover the competition all the time. Several sponsors such as Audi, Helvetia and others have sponsored the event. Also, different types of vendors were standing to serve food and beverage, souvenirs and alcohol only for the after-ski party, different types of purchasing methods were provided, such as card payment, cash and Swish (payment application provided by a Swedish company). Tickets for the event were sold in advance or even on-site, in the year for our analysis 2018, around 16000 tickets were purchased.

3.1 Data Collection and Sample:

Design of the questionnaires was based on a research group from previous years, a discussion was held with the manager of the Skidspelen facility to understand in detail their goals and the way that they design their services and facilities for the visitors, questions were designed in collaboration with other colleagues, supervisors and the manager of Skidspelen, also the questions were tested on 10 colleagues before the event. The on-site sample was chosen to conduct a questionnaire that consists of several questions to be answered in the arena by the visitors. On-site survey tends to be used in the context of outdoor recreation studies (Veal,2011, P 274). Furthermore, it is easy to control by the interviewers while it was possible to interview respondents at a convenient time.
according to the given schedule (in their free time when there was no rush). Additionally, interviewers were recognized by the respondents as a part of Dalarna university’s staff. The data collection was designed to divide interviewers into two teams: the first team consisted of 3 interviewers who distributed a paper version of the survey to visitors, whereas, the second team consisted of 3 interviewers who had digital tablets’ versions to distribute to visitors. The tablet needed an internet connection, thus the interviewers from this team located themselves in areas close in distance to the arena and vendors which have better accessibility to internet, while the first team went to further away locations. To avoid selecting bias, the interviewers had a technique to give the visitors in the population equal chances of being selected, a role was set as a strategy to follow. Hence, for team two, the last visitor who was standing on food queue was selected to fill the survey. For the first team, the strategy was to hand out to every third person. Besides, it was decided that only visitors over 16 years old would be chosen. Also, we used the study design in which interviewers were at certain locations during certain hours to collect data. Hence, during the race there were no questionnaires given to visitors, the interviewers had a schedule for all races and breaks in between to pick the pre-designed plan to approach visitors. Moreover, during after ski party, the first half an hour was covered by the interviewers to approach visitors, then interviewers had to stop approaching visitors due to alcohol existence and noisy environment.

The interviewers had a certain goal to reach 400 participants and to balance between tablet and paper version. Accordingly, it resulted differently with a sample of 281 participants. Attempts were 232 by the paper version that resulted in 202 respondents. Moreover, tablet digital version resulted in 79 respondents. There were 21 924 visitors (including visitors who bought tickets from 2017 and volunteers) 16000 tickets were sold in 2018 according to Skidspelan. The sample of N= 281 visitors represents 1,2% of visitors’ number (J. Birklin, personal communication, April 2018).

Stratified random sampling will be used in this research. Stratified random sampling is a population sample that requires the population to be divided into smaller groups, called 'strata' (Byrman. A, 2016, P.178). The advantage of using this method is to ensure that the resulting sample will be distributed in the same way as the population in terms of the stratifying criterion, also the questions in the questionnaires allow the researchers to analyze the data in this way. As such, visitors were asked about their post address number, gender, age, the method of payment used and if they assigned a budget or not.
Limitations to mention that the tablet digital version was slow due to the internet connection and the limited number of tablets which were four. That is why interviewers found that paper version was more effective due to the speed factor. Additionally, time was limited due to short pauses between the competitions, while interviewers did not distribute the questionnaires during the races. Finally, because of the questionnaire length, it could take up to 15 minutes to answer by using the tablet versions.

3.2 Data Descriptive:
One of the most important techniques in such studies; event tourism and economics is to divide between tourists and locals due to understanding the tourist’s behaviour in a separation of local’s behaviour, as we discussed earlier that tourists may change their consumer behaviour because of traveling. That to allow the research to have a better understanding of each consumer attitude. The separation between the event’s visitors is based on distance, therefore:
Locals: are visitors from the city of Falun or who live in a relatively close distance of less than 100 km away from the event destination (Heldt, T., Olofsson, M., 2012).
Tourists: are visitors who travel 100 km or more from the event’s destination (Heldt, T., Olofsson, M. 2012).

Table 1: Locals and tourists in the event based on the answers to the question of origin
n=254

<table>
<thead>
<tr>
<th>Variable</th>
<th>Percentage</th>
<th>n</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tourists</td>
<td>38.6%</td>
<td>98</td>
</tr>
<tr>
<td>Locals</td>
<td>61.4%</td>
<td>156</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
<td>254</td>
</tr>
</tbody>
</table>

Source: Own calculation

Table 1; shows that tourists represent 38.6% of the sample, whereas locals represent 61.4% of the entire sample, 27% of visitors did not respond to the question,

Table 2: Descriptive statistics of the sample

<table>
<thead>
<tr>
<th>Variable</th>
<th>Mean</th>
<th>Std. Dev.</th>
<th>Percentage</th>
<th>n</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>54</td>
<td>16.3</td>
<td>97%</td>
<td>271</td>
</tr>
<tr>
<td>Gender</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td></td>
<td>44%</td>
<td></td>
<td>123</td>
</tr>
<tr>
<td>Females</td>
<td></td>
<td>56%</td>
<td></td>
<td>155</td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>University</td>
<td></td>
<td>58%</td>
<td></td>
<td>161</td>
</tr>
<tr>
<td>High School</td>
<td></td>
<td>36%</td>
<td></td>
<td>100</td>
</tr>
<tr>
<td>Elementary School</td>
<td></td>
<td>6%</td>
<td></td>
<td>18</td>
</tr>
</tbody>
</table>

Source: Own calculation
Table 2: Illustrates the descriptive statistics of the sample. The sample represents 44% of respondents were males while 56% were females. The average age of participants is 54 years old, however, the standard deviation is quite high which made the average age varied, there were a law fraction of age question that 1.06% visitors who did not respond the question. Furthermore, visitors with high education represent 58% of the sample, whereas high school respondents represent 36% and elementary school respondents represent 6% of the sample.

Table 3: Represent the number of days spent by locals and tourists n=281.

<table>
<thead>
<tr>
<th>Variable</th>
<th>Mean</th>
<th>Std. Dev.</th>
<th>n</th>
</tr>
</thead>
<tbody>
<tr>
<td>Length of stay tourists</td>
<td>1.97</td>
<td>0.88</td>
<td>99</td>
</tr>
<tr>
<td>Length of stay locals</td>
<td>1.6</td>
<td>0.83</td>
<td>182</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td>281</td>
</tr>
</tbody>
</table>

Source: Own calculation

Table 3 shows the length of stay for both tourists and locals which is close to an average of 2 days by tourists and a day and a half by locals.

Table 4: Represent the visitation number of tourists and locals n=280.

<table>
<thead>
<tr>
<th>Variable</th>
<th>Locals</th>
<th></th>
<th>Tourists</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percentage</td>
<td>n1</td>
<td>Percentage</td>
<td>n2</td>
</tr>
<tr>
<td>More than 5 times visit</td>
<td>55%</td>
<td>99</td>
<td>17%</td>
<td>17</td>
</tr>
<tr>
<td>Two times visit and more</td>
<td>29%</td>
<td>52</td>
<td>35%</td>
<td>34</td>
</tr>
<tr>
<td>First-time visit</td>
<td>17%</td>
<td>30</td>
<td>48%</td>
<td>48</td>
</tr>
<tr>
<td>Total</td>
<td>17%</td>
<td>181</td>
<td>100%</td>
<td>99</td>
</tr>
</tbody>
</table>

Source: Own calculation

Table 4 represents the percentage of locals and tourists who come to the event the first time, more than two times and more than five times. The results show a high percentage of locals who attend the event more than five times, while tourists show lower percentage to be attending five times or more. Also, 35% of tourists show that their visit is more than one time that indicates to a willingness to return and attend again the event, a higher percentage of 48% of tourists who are visiting for the first time that indicate to a successful marketing plan by Skidspelan or a high percentage of spreading word of mouth by visitors.
Table 5: Represent the percentage of participants who planned to have a budget in advance n=275

<table>
<thead>
<tr>
<th>Variable</th>
<th>Mean</th>
<th>Std. Dev.</th>
<th>Percentage</th>
<th>n</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tourists with budget</td>
<td>2.076 SEK</td>
<td>2.144</td>
<td>42%</td>
<td>42</td>
</tr>
<tr>
<td>no budget</td>
<td></td>
<td></td>
<td>53%</td>
<td>53</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td>99</td>
</tr>
<tr>
<td>Locals with budget</td>
<td>1.333 SEK</td>
<td>5.501</td>
<td>44%</td>
<td>77</td>
</tr>
<tr>
<td>No budget</td>
<td></td>
<td></td>
<td>56%</td>
<td>99</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td>100%</td>
<td>176</td>
</tr>
</tbody>
</table>

Source: Own calculation

Table 5 represents the percentage of participants who planned to have a budget for the event in advance. A question was asked to see how such a decision might affect the visitor's behaviour while spending and how it will result. The results show that 44% of tourists have an assigned budget in advance while 56% do not, the same percentage represents local visitors with similar results, except the average budget differs between both. A limitation to mention that we did not ask about budget per day or for the entire visit.

Note: The following tables will be used to test the hypothesis of this research

1. Hypothesis: Visitors who spend by credit cards are less satisfied with their overall experience compared to visitors who spend by cash.

Table 6: Represent the overall satisfaction of two different groups, visitors who used only credit cards during purchasing and visitors who did not use credit cards n=204.

<table>
<thead>
<tr>
<th>Variable</th>
<th>Visitors Overall Satisfaction</th>
<th>Mean</th>
<th>Std. Dev.</th>
<th>Percentage</th>
<th>n</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit Card purchasers</td>
<td></td>
<td>6.17</td>
<td>0.95</td>
<td>33%</td>
<td>67</td>
</tr>
<tr>
<td>NON-Credit Card Purchasers</td>
<td></td>
<td>6.40</td>
<td>0.85</td>
<td>67%</td>
<td>137</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>6.17</td>
<td>0.95</td>
<td>33%</td>
<td>204</td>
</tr>
</tbody>
</table>

Source: Own calculation

Visitors include both groups locals and tourists, the measurement in table 6 is to find out in our analysis if there is a significant difference in the average of satisfaction level between the users of credit card and non-credit cards.

Therefore, Credit card purchasers represent 33% and an average satisfaction of 6.17 of the total N=204, while Non-Credit Card purchasers represent 67% of the total with an average overall satisfaction of 6.40, a small standard deviation indicates that
they are clustered closely around the mean for both variables. The satisfaction scale varied between 0-6 according to the questionnaire. In addition, 28% of the sample did not answer the question.

Hypothesis 2: Tourists who used credit cards overspend more than those who did not use Credit cards.

Table 7: Indicates to tourists who agreed that they overspend more than their budgets or not by Credit card or other methods of purchasing n=75.

<table>
<thead>
<tr>
<th>Variable</th>
<th>Overspending</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Credit card purchasers (0)</td>
<td>Non-Credit card Purchasers (1)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Mean</td>
<td>Std. Dev</td>
<td>Percentage</td>
<td>n1</td>
<td>Mean</td>
<td>Std. Dev</td>
<td>Percentage</td>
<td>n2</td>
</tr>
<tr>
<td>Agree</td>
<td>2.3</td>
<td>1.9</td>
<td>27%</td>
<td>06</td>
<td>2.6</td>
<td>1.7</td>
<td>32%</td>
<td>17</td>
</tr>
<tr>
<td>Disagree</td>
<td>73%</td>
<td>100%</td>
<td></td>
<td>16</td>
<td>68%</td>
<td>100%</td>
<td></td>
<td>36</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
<td></td>
<td></td>
<td>22</td>
<td></td>
<td></td>
<td></td>
<td>53</td>
</tr>
</tbody>
</table>

Source: Own calculation

Overspending in table 7 refers to tourists who agreed that they overspend more than their budgets or not by Credit card or other methods of purchasing. The measurement in this table is to find out in the research’s analysis if there is a significant difference between the average between both groups. Therefore, Credit card’s purchasers agreed by 27% that they overspend with an average of 2.3 and standard deviation of 1.9, while Non-credit purchasers agreed by 32% with an average of 2.6 and standard deviation of 1.7. A large standard deviation indicates that the data points can spread far from the mean. 18% of the tourists did not respond to the question.

3.3 Analysis:

In the analysis, the focus will be on table 6: the overall satisfaction of two different groups, visitors who used only credit cards during purchasing and visitors who did not use credit cards n=204 and table 7: tourists who agreed that they overspend more than their budgets or not by Credit card or other methods of purchasing n=75 as a basis to test the hypotheses of the research:

H1. Visitors who spent by credit cards are less satisfied with their overall experience compared to visitors who spend by cash.

H2. Tourists who used credit cards overspend more than those who did not use Credit cards.
The hypotheses have been tested by applying an independent samples t-test to compare the means of a normally distributed interval dependent variable for two independent groups. It is used to determine whether there is a significant difference between the means of two groups.

Independent samples t-test may be used when equal variances among populations cannot be assumed (Kent state university, 2018). As it is noted in table 6 and table 7, both groups Credit card purchasers and non-Credit card purchasers cannot be equal or assumed to be equal.

H1. Visitors who spent by credit cards are less satisfied with their overall experience compared to visitors who spend by cash.

*Table 6* is used to do the t-test to compare the mean of satisfaction level between two groups:

*Group A:* Credit card purchasers when: $n_1=67$, Mean=$6.17$ and $S_1=0.95$

*Group B:* Non-Credit card purchasers when: $n_2=137$, Mean=$6.40$ and $S_2=0.85$

**H1. Results:**

The decision rule was: if $t$ is less than $-1.65$ we will reject our $H_0$

- $1.82$ is less than $-1.65$ therefore, we reject the $H_0$

In conclusion, by 95% confidence interval there was a significant difference between both averages of group A: visitors who purchased by Credit cards and Group B: visitors who paid by Non-Credit cards methods, which means the alternative $H_1$ is valid.

$H1$: Mean of Credit cards purchaser $\ne$ Mean of Non-Credit card purchasers

By the result, the $t$-test showed that there is a significant difference in overall satisfaction of purchasers who used credit cards or did not. The findings indicate that the payment method seems to influence the overall satisfaction level of visitors as an immediate influence and perhaps for a long-term satisfaction as well. Finally, overall satisfaction includes other variables as well, such as: purchasing satisfaction, service quality, event’s attributes, visit repetition and fans’ loyalty. The results emphasize that there is a significant difference and payment method influenced the overall satisfaction of visitors. Importantly, it is vague to be precise and determine if the variable payment method had a small or big influence on the last overall satisfaction.
H2. Tourists who used credit cards overspend more than those who did not use Credit cards

*Table 7* will be used to do the *t*-test to compare the mean of tourists who agreed that they overspend more than their budgets by two different groups

*Group A*: Credit card purchasers when: *n*1 = 6, *Mean* = 2.3 and *S1* = 1.9

*Group B*: Non-Credit card purchasers when: *n*2 = 17, *Mean* = 2.6 and *S2* = 1.7

**H2. Results:**

The decision rule was: if *t* is less than -1.72 we will reject our *H0*  
-0.206 is not less than -1.72 therefore, we will not reject the *H0*  

In conclusion, by 95% confidence interval there is no significant difference between both averages of group A: tourists who purchased by Credit cards and agreed that they overspend and Group B: tourists who paid by Non-Credit cards methods and agreed that they overspend more than their budgets. Which is resulted as:

*H0*: Mean of Credit cards purchasers who agreed that they overspend = Mean of Non-Credit card purchasers who agreed that they overspend

Eventually, the *t*-test showed that overspending behaviour seems to be not influenced by the payment method, particularly in this case study, Whereas, the event did not offer a big shopping features to attract buyers, all vendors were offering basic goods and services and be busy only during the break time between races. Importantly, the sample was rather small with only *n* = 75.
4 Discussion:

In this research, hypothesis 2 did not show results that are linked with the theoretical part of the research. That refers if tourists overspend more than their budgets once they are outside of their usual environment. That is due to sudden purchases or exceeding in prices in services and products, or to satisfy a desire or a sudden need. The findings match with the results of (Khare, A, 2013) that showed that compulsive buyers are not influenced by Credit cards payment method.

Moreover, the relationship between the payment method and overspending behaviour did not show a direct influence. That is due to several reasons: first; the sample was rather small with only n=75, also Credit cards purchasers were only n1=22. Second; a possible explanation of the data collection regarding the overspending question that been asked during the three days event. That might not allow the participants to decide if they overspend or not yet more than their assigned budgets due to the timing of handing the questionnaires, for first day, second and third day. When visitors were asked about their spending, as they might not yet experience enough or not exceeded their budget. Third; shopping features was rather limited in size and products, like several vendors with basic burgers and other basic products as it was mentioned in the literature; shopping in tourism destinations are affected not only by the shopping environment but also with the settings which are different from the shopping environment in the tourists’ home (Meng, F., & Xu, Y., 2012; Jansen-Verbeke, 1990, 1998; Timothy and Butler, 1995).

In the research, the hypothesis was based on the rational behaviour theory that claimed; consumers set their preferences before entering the marketplace to always make the right decisions when they are faced with different options. These decisions should according to the theory provide people with the greatest benefit or satisfaction (Frank, 2006). The rationality or irrationality of the consumer behaviour in this research could not be revealed due to the shopping environment that did not help the research to identify if the visitors will react to impulsive shopping by attractiveness and in resistance to special services or products, as well as, the sample was rather small n=75 tourists and only n1=22 of tourists purchased by using Credit cards.

Furthermore, the research did not test the impulsive buyer behaviour and the consumer planned behaviour; both were not intended to be tested by the hypothesis of the research. Importantly, in table 5 (participants who planned to have a budget in advance), there is a pattern in planned consumer behaviour: 42% of tourists planned to have a budget, whereas 44% of locals also planned to have a budget in advance.
Worth to mention is that the existence of this type of buyers cannot be determined because it was not tested in the hypothesis. In addition, table 5 (participants who planned to have a budget in advance) indicates another pattern of impulsive buyer behaviour: 56% of tourists did not plan to have a budget in advance, whereas, the locals without a budget represent 54%. As a result, impulsive buying behaviour cannot be concluded due to the timing of handling the questionnaires as it was mentioned before, when visitors were asked about their spending, as they might not yet experience enough or not exceeded their budget. Importantly, impulsive consumer behaviour has specific features as (Meng, F., & Xu, Y. ,2012) discussed that no budget was set in advance or pre-plans to purchase for a specific product, the time interval between seeing the item and buying is short, impulsive purchasing is immediate. Impulsive purchases tend to appear in situations when the consumer’s consideration and the significance of consequences of these purchases diminish. In the event case study, the shopping features were limited and do not urge the buyers to shop. Even though the data showed a percentage of visitors who exceeded their assigned budget or not, this data cannot be valid due to data collection time that mentioned earlier, that visitors did not finish the experience yet to identify if they overspend or not.

In this research, it did not test if the visitors ignored the fact that they overspend, which was mentioned by Ryan, T (2013) as "the ostrich effect," which means individuals pay attention only to the good information that they perceived, and they ignore the information that they considered is bad which is called the pain of knowing. Visitors may hide their feelings of guilt and not announce or admit that they overspend to not to bother their feelings. At the same time, visitors may not know yet if they overspend or not before the event is conducted. Therefore, it would be recommended as a future research to measure overspending behaviour after the event is done.

In hypothesis 1, the results showed a linkage between satisfaction level and payment method. The one side test seemed to be by 95% confidence that Credit card’s purchasers were less satisfied than other types of purchasing methods. Moreover, the overall satisfaction measured different variables such as expectations, loyalty, service quality and purchasing satisfaction. Therefore, in the research, we cannot assure that overall satisfaction is fully affected by the purchasing satisfaction, but it is affected partly as it was a variable to measure during the survey. Also, it is considered as a part of the service and as (Hossien. S, Mehdi.K, Azam.H, 2016) found that 66% of attendees` loyalty is related to service quality and their expectation which make the overall satisfaction.
Moreover, it was tested the relationship between satisfaction level and the payment method which seems to have an influence on overall tourists’ satisfaction. Therefore, its results might lead to an increase of tourists’ feeling of guilt and pain of payment. Thus, if purchasers with Credit cards were less satisfied than other purchasers with the non-credit card, then their pain of payment might be increased which give them the feeling of guilt while spending.

Remarkably, in the event’s case study four different payment methods were provided by the supply side. It was difficult to decide specifically during the event which one increased or decreased the pain of payment the most and by what type of goods or services. That encourage upcoming researches to investigate the ethics and morals of increasing or decreasing the pain of payment by the supply side in events or any leisure activity. Increasing the pain of payment might reduce the flow of profits for the investors. At the same time, it might help the tourists to have a long-term satisfaction and not only short. Previous consumers’ behaviours that were discussed in the theoretical part indicates how different attitudes can influence consumers’ purchases and the financial or health crisis that might occur after the activity is done.

The fact of using two different data collection methods-tablet and paper version made it possible to do a comparison of both methods-tablet and paper versions. The former turn to be limited in numbers in addition to suffering potential internet breakdowns, in addition to difficulties of use by elderly people. The latter was concluded to be more efficient in terms of speed and the overall number of questionnaires distributed. At the same time to type the data by paper method resulted to be more time-consuming compared to the tablet version method.
5 Conclusion:

The case study of this research was Skidspelen- Cross Country World Cup in Falun city, Sweden. The on-site sample was chosen to conduct a questionnaire that consists of several questions to be answered in the arena by the visitors. Also, the study tested a statistical t-test on n=281 between two variables on two hypotheses. The research aim was to investigate the relationship between payment method and the satisfaction level of visitors and tourists. It was important to understand this relationship to support visitors with what they need and guarantee higher satisfaction level in sport events in the future. As well as, to increase the probability of repeat the visit by visitors and spread the word of mouth to attract more visitors in the future.

Purchasing method influences the overall satisfaction level of visitors in this case study, that gives a hint of the change of payment’s culture that travellers face when they change the payment environment between variations of cash and non-cash payments according to the country of the visit. Furthermore, overspending behaviour seems to be not influenced by the payment method, particularly, in this case study. Whereas, the event did not offer a big shopping features to attract buyers, all vendors were offering basic goods and services and be busy only during the break time between races. Importantly, the sample was rather small with only n=75 of tourists and Credit cards purchasers were only n1=22.

The research emphases the importance of taking in account travellers’ backgrounds and variations of cultures of payment (cash and non-cash) to facilitate and provide the best of what satisfy visitors’ needs. The world is developing and digitalizing the non-cash system to be more used in the future. Importantly, in tourism, it is vital to understand the societies pace and speed regarding this development.
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from https://www.weforum.org/agenda/2017/09/sweden-becoming-cashless-society/


Appendix 1
Questionnaire

Vem är du som besöker Svenska Skidspelen? Vad betyder skidspelen för dig, för Fakultet och för Dalarna?

Vi är tillbaka på 1924: de första olympiska skidspelen som de räknade till samma årtiondelse som ett spel av det svenska folkets skidor. Detta omförande av en del av detta oändligt sedan pågår hos Svenska Skidspelans och Svenska Fakultets skiden. Vi vill intresse av ett stort antal av, och önska skidan, detta var och en som skidspelen för oss och om vi behöver sinna mer.

Här är några saker vi kan använda som stöd på det följande:

Ett exempel på hur den besökt ett Svenska Skidspelens möte 2020: (om det blev en)

1. Vem är du som besöker Svenska Skidspelen?
   a. Tidigare deltagare
   b. Intresserad av skidspelen
   c. Använder skidspel
   d. Intresserat av skidspelen
   e. Andra

2. Hur ofta besöker du ett svenskt skidspel?
   a. Aldrig
   b. Ofta
   c. Ofta
   d. Ofta
   e. Ofta
   f. Aldrig

3. Hur ofta träffar du skidspelena i närheten?
   a. Aldrig
   b. Ofta
   c. Ofta
   d. Ofta
   e. Aldrig

4. Hur ofta träffar du skidspelena i närheten?
   a. Aldrig
   b. Ofta
   c. Ofta
   d. Ofta
   e. Aldrig

5. Hur ofta träffar du skidspelena i närheten?
   a. Aldrig
   b. Ofta
   c. Ofta
   d. Ofta
   e. Aldrig

6. Hur ofta träffar du skidspelena i närheten?
   a. Aldrig
   b. Ofta
   c. Ofta
   d. Ofta
   e. Aldrig

7. Hur ofta träffar du skidspelena i närheten?
   a. Aldrig
   b. Ofta
   c. Ofta
   d. Ofta
   e. Aldrig
8. Hva vill kunderna vilka påminner du om vårt uppdrag? (Om inte alla, skriv utelämnade)

Jag har fått ett uppdrag om köpning av ett

Vilket är ditt budgetatoriseringslänk till det box till Skadepen?

9. Vilket är ditt budgetatoriseringslänk till det box till Skadepen?

10. Hur mycket har du redan betalt till ditt budgetatoriseringslänk?

11. Hur mycket har du redan betalt till ditt budgetatoriseringslänk?

12. Hur mycket har du redan betalt till ditt budgetatoriseringslänk?

13. Hur mycket har du redan betalt till ditt budgetatoriseringslänk?

14. Hur mycket betalar du för det box till Skadepen, såldes det dig för / såldes det inte?

15. Hur mycket betalar du för det box till Skadepen, såldes det dig för / såldes det inte?

16. Vilka typ av skadepenredskap har du med dig hit, och vilka skadepenredskap har ni med dig hit?

17. Vilka typ av skadepenredskap har du med dig hit, och vilka skadepenredskap har ni med dig hit?

18. Vilka typ av skadepenredskap har du med dig hit, och vilka skadepenredskap har ni med dig hit?

19. Vilka typ av skadepenredskap har du med dig hit, och vilka skadepenredskap har ni med dig hit?

20. Vilka typ av skadepenredskap har du med dig hit, och vilka skadepenredskap har ni med dig hit?
Appendix 2

**t** test

The hypotheses have been tested by applying an independent samples t-test to compare the means of a normally distributed interval dependent variable for two independent groups. It is used to determine whether there is a significant difference between the means of two groups.

Independent samples t-test may be used when equal variances among populations cannot be assumed (University. K, 2018). As it is noted in table 6 and table 7, both groups Credit card purchasers and non-Credit card purchasers cannot be equal or assumed to be equal.

\[
t=(x_1-x_2)/\sqrt{s_p^2/n_1+s_p^2/n_2}
\]

Where:
- \(x_1\): refers to the mean of the first sample
- \(x_2\): refers to the mean of the second sample
- \(n_1\): refers to the sample size (number of observations) of first sample
- \(n_2\): refers to the sample size (number of observations) of second sample
- \(s_p^2\): refers to the pooled variance.

**Hypothesis 1** Visitors who spend by credit cards are less satisfied with their overall experience compared to visitors who spend by cash.

*Table 6* will be used to do the t-test to compare the mean of satisfaction level between two groups:

*Group A*: Credit card purchasers when: \(n_1=67\), Mean=6.17 and \(S_1=0.95\)

*Group B*: Non-Credit card purchasers when: \(n_2=137\), Mean=6.40 and \(S_2=0.85\)

Firstly; Define Null and alternative hypothesis, therefore, we will assume that:

\(H_0\): Mean of Credit cards purchasers = Mean of Non-Credit card purchasers

And will test alternatively if:

\(H_1\): Mean of Credit cards purchaser \(\neq\) Mean of Non-Credit card purchasers

Secondly: Alpha is: \(\alpha=0.05\)
Thirdly: to calculate the df which is the degree of freedom in order to find the critical value.
\[
df = (n1-1) + (n2-1)
\]
\[
df = (67-1) + (137-1)
\]
\[
df = 66+136= 202
\]

Forth: a decision role will be set to find out the range that H0 will be accepted or rejected, thus, 95% of the confidence interval will be used and a margin error of 0.05, also it is one-sided test hence the critical value will be 1.65 and the range will be between:
-1.65 and +1.65
The decision role is; if the value of t is less than -1.65, or greater than +1.65 we will reject the H0.

Fifth: we will calculate t but before that we need to find out the pooled variance SP2
\[
SP2= \frac{SS1+SS2}{df1+df2}
\]
\[
df1= n1-1=67-1=66
\]
\[
df2= n2-1=137-1=136
\]
\[
ss1= S1^2(df1) = 59.565
\]
\[
ss2= S2^2 (df2) =98.26
\]
The calculation of t is resulted to be: \( -1.82 \)

Hypothesis 2: Tourists who used credit cards overspend more than those who did not use Credit cards

The calculation to do the t-test to compare the mean of tourists who agreed that they overspend by two different groups

\(Group A: \) Credit card purchasers when: \(n1=6, \text{Mean}=2.3 \text{and } S1=1.9\)
\(Group B: \) Non-Credit card purchasers when: \(n2=17, \text{Mean}=2.6 \text{and } S2=1.7\)

Firstly; Define Null and alternative hypothesis, therefore, we will assume that:
H0: Mean of Credit cards purchasers who agreed that they overspend = Mean of Non-Credit card purchasers who agreed that they overspend
And will test alternatively if:
H1: Mean of Credit cards purchaser \( \neq \) Mean of Non-Credit card purchasers
Secondly: Alpha is: \( \alpha = 0.05 \)

Thirdly: to calculate the df which is the degree of freedom to find the critical value.
\[
df = (n_1 - 1) + (n_2 - 1)
\]
\[
df = (6 - 1) + (17 - 1)
\]
\[
df = 21
\]

Forth: a decision role will be set to find out the range that H0 will be accepted or rejected, thus, 95% of the confidence interval will be used and a margin error of 0.05, also it is one-sided test hence, the critical value will be 1.72 and the range will be between: -1.72 and +1.72

The decision role is; if the value of \( t \) is less than -1.72, or greater than +1.72 we will reject the H0.

Fifth: we will calculate \( t \) but before that we need to find out the pooled variance \( SP^2 \)
\[
SP^2 = \frac{SS_1 + SS_2}{df_1 + df_2}
\]
\[
df_1 = n_1 - 1 = 6 - 1 = 5
\]
\[
df_2 = n_2 - 1 = 17 - 1 = 16
\]
\[
ss_1 = S_1^2 (df_1) = 18.05
\]
\[
ss_2 = s_2^2 (df_2) = 46.24
\]
\[
SP^2 = 3.061
\]

The calculation of \( t \) is resulted to be \( t = -0.206 \)